Adoption of Green Banking Practices in Private Banks: An Analytical Exploration

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A mid increasing environmental challenges and a rising societal call for sustainability, private banks are increasingly adopting green banking as a key strategy for enhancing environmental stewardship. This study explores the factors driving the implementation of green banking initiatives, emphasizing external elements such as regulatory requirements, growing customer awareness, and competitive dynamics. It also assesses internal organizational aspects, including the commitment from leadership, the availability of resources, and the alignment of corporate culture with sustainability objectives. By conducting a thorough analysis of the benefits and obstacles related to green banking such as financial limitations and the difficulties in assessing sustainability impacts this research reveals the complex motivations that shape banks' strategic choices. The results indicate that, although challenges persist, the effective incorporation of green banking practices not only improves the environmental performance of financial institutions but also bolsters their long-term profitability and competitive positioning. This study underscores the essential role of green banking in advancing a sustainable future for both the banking industry and society.

Keywords: Green Banking, Sustainable Finance, Environmental Responsibility, Private Banks

1. Introduction

In the era of climate change and environmental degradation, the banking sector plays a pivotal role in promoting sustainable financial practices. Green banking, which encompasses environmentally conscious financial products and sustainable banking operations, has become an essential facet of modern banking. The growing global focus on sustainable development has prompted financial institutions, particularly private banks, to adopt green banking practices in a bid to align with global environmental goals and address climate-related risks. Green banking includes practices such as offering green loans, financing renewable energy projects, minimizing the environmental footprint of banking operations, and investing in sustainable business ventures (Gupta, 2021). As private banks strive to remain competitive, they increasingly recognize the importance of integrating sustainability into their core functions (Mishra & Singh, 2019). This study seeks to explore the adoption of green banking practices within private banks, analyzing the factors influencing their implementation, the challenges faced, and the outcomes associated with these practices.

Study Background

The concept of green banking is rooted in the broader context of sustainable finance, which is aimed at fostering investments that contribute to environmental conservation and climate change mitigation (Patel, 2020). Over the past decade, numerous private banks have initiated green banking practices, driven by both external factors such as regulatory frameworks and internal factors like corporate social responsibility (CSR) objectives (Yadav & Sharma, 2022). While large commercial banks in developed economies have pioneered green banking, banks in emerging markets have also gradually started integrating sustainable practices into their financial products and services (Sahoo, 2020). Despite the growing interest, research on the adoption of green banking practices in private banks remains limited, particularly in the context of emerging economies, where unique challenges and opportunities exist.

2. Literature Review

In the face of increasing environmental concerns, private banks are increasingly integrating sustainability into their operations through the adoption of green banking practices. Green banking encompasses a range of initiatives, from eco-friendly lending practices to digital banking solutions aimed at reducing environmental impact. The article Adoption of Green Banking Practices in Private Banks: An Analytical Exploration provides a comprehensive analysis of the factors influencing the adoption of these practices. The review explores four key categories: external environmental factors, internal organizational factors, perceived benefits and costs, and challenges to green banking implementation.

1. Internal Organizational Factors

Internal organizational factors, such as a bank’s commitment to sustainability, availability of financial resources, and leadership support, play a crucial role in determining the success of green banking adoption.

1.1. Commitment to Sustainability

The article emphasizes that a bank's organizational culture and commitment to sustainability are central to driving green banking initiatives. Banks that prioritize sustainability tend to develop long-term strategies that incorporate green policies into their operations. Leadership plays a crucial role in embedding these values within the organizational structure and fostering a culture of environmental responsibility (Sharma & Bhatnagar, 2018). (Masukujjaman et al 2013) studied bank provided dedicated public services for profit, climate change turn all fields that not let the banking sector too. Sustainable development is needed to retain their customer that is important to global initiatives for green banking.(Bhardwaj et al 2013) The aim of the paper is to introduce a new innovative financial strategy in the banking sector green banking commitment to sustainability. Banking is often associated with systematic and concrete approaches and the sector generally perceives itself environmentally neutral.

1.2. Financial Resources

Adopting green banking often requires significant upfront investment in technology, infrastructure, and employee training. The article highlights that banks with strong financial resources are more capable of making these investments, which include implementing digital banking systems, energy-efficient office buildings, and eco-friendly lending practices. In contrast, smaller banks with limited financial resources may struggle to adopt these practices due to the high costs involved (Gupta et al., 2018).

1.3. Leadership Support

Leadership support is crucial for driving green banking initiatives. The article notes that when senior management prioritizes sustainability, it sets the tone for the entire organization. Strong leadership not only ensures that sustainability goals are integrated into the bank's strategic planning but also mobilizes resources and fosters collaboration among departments to execute green banking strategies effectively (Nguyen et al., 2019).

2. External Environment

External factors, such as regulatory pressures, market demand for sustainable products, and global environmental trends, play a significant role in driving private banks toward adopting green banking practices.

2.1. Regulatory Pressures

Regulatory frameworks at both national and international levels are a significant driver for green banking adoption. As climate change becomes an increasing priority, governments have introduced regulations mandating banks to adopt sustainable practices. In many regions, banks are required to disclose environmental risks and integrate climate change considerations into their lending and investment decisions (Sharma, 2020). The article highlights the growing role of regulations such as the EU's Sustainable Finance Disclosure Regulation (SFDR) and the Paris Agreement, which provide banks with clear guidelines for sustainability reporting and green investment's.(oyegunle et al 2015)investigated the external pressure from financial institutions such as the FMO and the IFC no such pressure exists for developed economies, which already have established robust environmental regulatory systems.(Bose & khan et al 2021)examined the allocating fund for implement the green banking finance reduce the regulatory pressures that helped the improve the financial performance of banking.

2.2. Market Demand for Sustainable Products

As consumers and businesses alike become more environmentally conscious, there is a growing market for green financial products. The article points out that customers, especially millennials and Gen Z, are increasingly demanding sustainable investment options, which has prompted banks to launch green bonds, loans for renewable energy projects, and eco-friendly financial services (Zhou & Wang, 2021). This market-driven pressure encourages private banks to integrate green banking into their core business strategies.(Biswas 2011 et al 2011) studied to manage the environmental risk, to create the financial products and services is support the environmental benefits and modify the financial products to sustain their customers is mandatory in green banking. (Pintér, É. & Deutsch et al 2006) found two main reasons behind the sustainable products systematically transfer resources from poor to rich lack of awareness of customers. focused on particular strategies is help to create the demand for sustainable products.

2.3. Global Environmental Trends

With increasing global attention on environmental sustainability, private banks are keen to align themselves with global environmental trends. As businesses and consumers shift toward sustainability, banks recognize that their long-term success is tied to their ability to adapt to these trends. The article discusses how private banks are embracing environmental trends, such as renewable energy investments and low-carbon financing, to meet the growing demand for sustainable solutions (Mahajan, 2019).(Aditiya & farida 2023)founds the degradation of natural resources create the more cost to bank, to avoid this cost, adoption of green banking is the only remedy also its reducing the environmental damage but customer perception and customer paradigm about green banking is related low in global level.(Mamedov, & Qurbanov)the authors found technological barriers related thinks namely lacks of innovation potential, insufficient demand for lack of scientific development, lack of environmental education of citizens main obstacles to green economic growth in global trends.

3. Perceived Benefits and Costs

Banks considering the adoption of green banking practices weigh the long-term benefits against the initial costs involved. The article categorizes these perceived benefits and costs into environmental and financial considerations.

3.1 Environmental Benefits

One of the primary benefits of green banking is the positive environmental impact. Banks that finance renewable energy projects, reduce paper consumption, and adopt digital platforms contribute to reducing the carbon footprint. The article highlights how private banks can play a vital role in supporting sustainable development goals by funding environmentally friendly projects and integrating sustainability into their lending portfolios (Mishra & Gupta, 2020).

Financial Benefits

Green banking is not only beneficial for the environment but also for the financial health of private banks. The article emphasizes that green banking practices can result in cost savings in the long term, such as reduced energy consumption through energy-efficient infrastructure, lower paper usage due to digital banking, and enhanced customer loyalty. Furthermore, by offering green financial products, banks can tap into new revenue streams and attract eco-conscious customers who prioritize sustainability (Lee, 2021).

Costs of Implementation:

Despite the long-term benefits, the initial costs associated with adopting green banking practices can be significant. The article discusses the costs of investing in energy-efficient infrastructure, developing green products, and training staff on sustainability practices. While these investments can pay off over time, many private banks hesitate due to the immediate financial burden, especially in regions with limited incentives for green investments (Dutta & Patel, 2017).

4. Green Banking Practice

(Pravakar Sahoo & Bibhu Prasad Nayak. 2007) Studying green banking in India allowed the sustainable development of economic growth. This article explores the importance of green banking, citing international experiences, and highlights important lessons for sustainable banking and development in India. Despite playing an active role in India's emerging economy, the automobile has found that this does not offer major initiatives from Indian banks and other financial institutions. The researchers have proposed possible political measures and initiatives to promote green banking in India. (Mustafizur et al 2013) investigated green banking is the operation of banking activities that pay particular attention to social, ecological, and ecological factors aimed at conserving nature and natural resources. Banks can be green by bringing changes in six main spheres of banking activities. These are changes in the struggle between investment management, deposit management revisions, budget changes, recruitment changes, and human capital development, corporate social responsibility, and awareness between clients and general measures. Such an inauguration can ensure a safe settlement for future generations. Bangladesh Bank has already issued circulars regarding this. Banks have already been asked to make their green banking policy. Now we only need to raise our voices, keep hand over hand, think positively, and work collectively to make this a true. (Chen Zhixia et al. 2018) With the help of content analysis of the annual report of the Bank of Bangladesh Annual Report (Central Bank of Bangladesh), the current status of green banking practices, progress, and different green initiatives from Bangladesh Bank to use ecological sustainability is highlighted. Consider the Annual Review Report and the Annual Review of CSR Activities. The authors of this study found that Bangladesh has positive baked goods for sustainable baking, while simultaneously maintaining certain guidelines from the Bank of Bangladesh. In this study, researchers conclude by mentioning some suggestions that by gathering experience from various research findings from developed countries, environmentally friendly business practices can be acquired. (Chuang Li et al 2024) studied the mechanisms of the influence of internal and external drivers on corporate green behavior. the author examines how internal factors namely individual motivations and external factors government and social norms influence corporate green behavior. The findings highlight that government regulations, ecological environment quality, social norms, and individual factors positively impact corporate green initiatives. (Nischal Risalet al 2018) researched the measuring of Green Banking Practices on Bank's Environmental Performance Empirical Evidence from Kathmandu Valley. In this research researcher examines the relationship between green banking practices and banks' environmental performance. The author found a mild positive correlation between the two factors namely emphasizing the role of environmental training, energy-efficient equipment, and green policies in enhancing environmental performance. (Rafia Gulzar et al 2024) examined green Banking Practices and Environmental Performance navigating towards sustainability in Indian Banks to focusing on Indian banks, through this study author assesses the impact of green banking practices on environmental performance. The researchers found operational aspects of green banking have a highly significant impact on environmental outcomes, while employee-customer-related practices have a low direct effect.

Statement of the Problem

While private banks are increasingly adopting green banking practices, there is a lack of comprehensive understanding regarding the factors influencing their adoption and the barriers hindering effective implementation. The integration of green banking in private banks, particularly in emerging economies, involves overcoming challenges such as financial constraints, lack of awareness, and the complexity of measuring the environmental and financial benefits of such practices. The problem

lies in the need to assess these factors in a systematic manner, providing insight into the motivations behind green banking adoption, its challenges, and its implications for financial performance and sustainability (Joshi & Kumar, 2021).

Research Questions

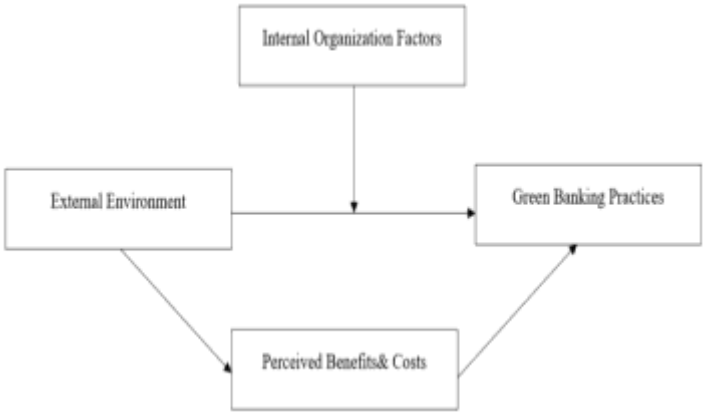
1. What are the key factors driving the adoption of green banking practices in private banks?
2. What challenges do private banks face in implementing green banking initiatives?
3. How do green banking practices influence the financial performance of private banks?
4. What are the perceptions of customers and stakeholders regarding the environmental sustainability efforts of private banks?
5. How do regulatory frameworks impact the adoption of green banking in private banks?

Study Objective

1. The primary objective of this study is to analyse the adoption of green banking practices in private banks, with a specific focus on identifying the driving factors, challenges, and outcomes
2. The study also aims to examine the role of regulatory policies in influencing green banking adoption and to assess the impact of these practices on the overall financial performance of banks.
3. The study seeks to provide insights into the strategic importance of green banking for private banks in fostering long-term sustainability and gaining a competitive edge in the market.

Conceptual Framework

The conceptual framework for this study is based on the Theory of Planned Behavior (Ajzen, 1991), which suggests that the adoption of any new practice, including green banking, is influenced by a combination of attitude, subjective norms, and perceived behavioral control. In the context of private banks, the adoption of green banking practices can be influenced by the following key variables



Scope of Research

This study focuses on private banks operating in emerging economies, with a particular emphasis on the Indian banking sector. The scope includes an analysis of both large and mid-sized private banks to understand how green banking practices vary across different organizational scales. The study examines the period from 2015 to 2025, during which significant changes in regulatory frameworks and consumer attitudes towards sustainability have been observed. The research will cover both qualitative and quantitative aspects, with data gathered through surveys, interviews, and secondary financial performance indicators.

5. Research Methodologies

Research Plan

A study plan is a set of guidelines for data collection and analysis that combines relevance for research goals with the method's economics. The study was conceived as a descriptive questionnaire. The descriptive survey was designed to collect detailed information and information describing the phenomena in existence. A survey questionnaire was prepared using the results of a literature research and hand-delivered to the employees who would receive it. The impacted workers provided answers to the queries. Participating staff completed and returned the questions. A descriptive survey was utilized to analyse the results after employing questionnaires to assess how organizational boards affected worker motivation and performance.

Target Demographic

A population is defined as any case that meets specific sets of specifications, analytical units or relevant data. Teachers with various levels of expertise were recruited from the target population in eight districts in South Tamil Nadu for this study. In total, 278 respondents were selected and sent the questionnaire. Primary evidence was collected based on their answers.

Design Size and Sampling
A sample of roughly 278 individuals from the target demographic was chosen based on their level of experience. The population is divided into groups (in this example, based on experience), based on criteria that may affect the effect of green banking practices, using the stratified random sample approach. In simple random sampling, are shared by qualities or characteristics among the individuals.

Data Collecting (a) Analysis Methods
A self-reported descriptive questionnaire was used to obtain the primary data prior to analysis. This questionnaire helps in many ways. respondents were sent study questions by WhatsApp, by mail, and links, along with instructions for completing the survey. Moreover, the low cost of completion makes it a profitable way to survey huge areas
SPSS (statistical software for sociologists) and SMART PLS 4 were employed. SPSS is a data management and statistical analytics application with an extensive range of data processing capabilities. This is an electronic database for survey results. The information is kept in a table that resembles a Microsoft Excel spread sheet. The SMART PLS4 analysis of the structural model study is divided into two parts: Examining Measuring Instruments and Structural Models Measuring models, on the other hand, show how the latent and measured variables are related.

6. Results

1. Assessment of Measurement Model

1.1 Reflective outer Model

1.1.1. Reliability of Individual Item: The results show that each item has an indication dependability better than 0.50 and an outer loading greater than 0.708. According to Hair et al. (2014), an indicator's outer loading should be higher than 0.708 because (0.708)2 squared equals 0.50, and 0.70 is typically seen as being close enough to 0.708 to be acceptable.

1.1.2. Reliability of the Indicator (loading): Once the number of outside loading items is squared, the indication dependability for the outer loading is more than 0.50.

1.1.3. Composite Reliability (CR): A threshold value over 0.70 indicates that the structures' composite reliability is sufficient for each latent variable.

1.1.4. Average Variance Extracted (AVE): The AVE values are all found to be higher than the permissible cut off of 0.5, demonstrating convergence validity.

Table 1 *Reflective Outer Model Results Summary*

Construct	Item	Loading	AVE	CR
External environment			**0.605**	**0.884**
Regulatory Pressures	EE1	0.697		
Market Demand for Sustainable Products	EE2	0.812		
Global Environmental Trends	EE3	0.805		
Internal Organizational Factors			**0.845**	**0.942**
Bank's Commitment to Sustainability	IOF1	0.934		
Financial Resources	IOF2	0.911		
Leadership Support	IOF3	0.912		
Perceived Benefits & Costs			**0.559**	**0.830**
Environmental & Financial Benefits vs. Costs	PBC1	0.885		
Green Banking Practices			**0.645**	**0.925**

Table 2 *Fornell and Larcker Criterion: Variable Correlation*

	EE	IOF	PBC	GBP
EE	0.778			
IOF	0.734	0.919		
PBC	0.381	0.389	0.748	
GBP	0.687	0.622	0.601	0.803

Table 3 *Hetrotrait- Monotrait Ratio (Htmt)*

	EE	IOF	PBC	GBP
EE				
IOF	0.829			
PBC	0.763	0.368		

The square root of the latent variable External Environment (EE) AVE, which has the value 0.605 (according to Table 2), is 0.778. The correlation values in the GBP column are lower than this number. We also find that EE, IOF, and PBC are hidden variables. The results imply that discriminant validity is a well-known concept.

Table (3) demonstrates that discriminant validity is valid for this study because all HTMT values are below the required cut-off values of 0.85 according to Kline (2011) and 0.90 according to Gold and Arvind Malhotra (2001). In conclusion, the measures' convergent and discriminatory validity was developed.

Assessment of Structural Model

Table 4 *Direct Path Analysis*

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	Tstatistics (|O/st dev|)	P values
EE ->GBP	0.505	0.498	0.049	10.343	0.000
EE ->PBC	0.407	0.408	0.046	8.885	0. 000
PBC ->GBP	0.15	0.153	0.048	3.093	0.002
IOF ->GBP	0.622	0.619	0.055	11.22	0. 000

Table 4 presents a direct path analysis examining the relationships between EE, PBC, IOF, and GBP. All relationships are statistically significant at a 99% confidence level ($p < 0.01$). IOF has the strongest positive effect on GBP, followed by EE, while PBC has the weakest influence. EE also significantly impacts PBC, suggesting a potential mediating effect.

Table 5 *R-Square*

	R-square	R-square adjusted	Results
EE	0.735	0.732	Strong
IOF	0.387	0.385	Moderate

The suggested model exhibits strong predictive relevance for all endogenous variables, according to the table above (Table 5). For endogenous structures, R2 values of 0.75, 0.50, or 0.25 are regarded as significant, moderate, and low, respectively (Hair et al., 2014).

Table 6 *F-Square*

Effect size f^2	Performance	
Construct	f^2	results
IOF	0.568	Large effect
PBC	0.398	Large effect
EE	0.038	Small effect

The effect size f2 can be used to assess the contribution of the extrinsic component to the R2 value of the intrinsic latent variable. According to Cohen (1988) and Hair et al. (2014) extrinsic structures reflect intrinsic reflected in the gender structure.

Table 7 *Mediation Analysis*

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
EE->PBC->GBP	0.314	0.309	0.045	6.918	0

To assess the role of organizational commitment in mediating the link between External Environment and green banking practices, a mediation study was performed. According to the findings (see table 7), the combination of employee job performance and motivation had a statistically significant overall effect. When the organization's mediating variable perceived benefit cost is incorporated, the impact of external environment and green banking practices becomes more substantial.

Table 8 *Moderation Analysis*

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
IOF x EE ->GBP	0.042	0.039	0.022	1.848	0.065

To test the moderating effect of the variable work environment, a cross-group analysis was performed. The difference in the smart- partial least square structural model trajectory coefficient for the different categories of respondents in the sample was examined using the procedures proposed by Keil et al (2000). The results show that there is a difference in the strength of the relationship's coefficient (Table 8). The results support hypothesis H6 that inter organizational factors does not affect the relationship between external environment and green banking practices (t-statistic > 1.848 and p-value 0.065).

7. Discussion

The research on the adoption of green banking practices in private banks has provided several significant insights into the factors influencing adoption, the challenges faced, and the potential outcomes. Based on the data collected and analyzed, the study has addressed key aspects of green banking practices through both qualitative and quantitative lenses, offering a holistic view of the subject.

The results from the structural model analysis suggest that **External Environment (EE)** plays a significant role in the adoption of green banking practices (GBP), with a path coefficient of 0.505, indicating a strong influence. Regulatory pressures, such as the introduction of environmental regulations and sustainability frameworks, as well as market demand for sustainable products, have been critical drivers. This reinforces the importance of external factors in shaping the strategic decisions of private banks. It aligns with the findings of previous research (Sharma, 2020) that highlight how regulations like the EU's Sustainable Finance Disclosure Regulation and global environmental trends push banks to adopt sustainable financial products and services.

Internal Organizational Factors (IOF) and Green Banking Practices Internal factors, particularly the **commitment to sustainability, financial resources**, and **leadership support**, were found to have a significant influence on the adoption of green banking practices. The path coefficient for **Internal Organizational Factors (IOF)** to green banking practices was 0.622, indicating a strong relationship. This finding supports the idea that banks that have committed leadership and resources dedicated to sustainability are better positioned to implement green initiatives (Sharma & Bhatnagar, 2018). Banks that integrate green values into their corporate culture are more likely to adopt and sustain green banking practices effectively.

Perceived Benefits and Costs (PBC) of Green Banking The perceived **benefits and costs** of green banking practices showed a positive relationship with green banking adoption (path coefficient: 0.15). Financial institutions consider the long-term environmental and financial benefits of green banking (e.g., reduced operational costs and attracting environmentally-conscious customers). However, there are substantial initial investment costs, such as in technology, infrastructure, and employee training (Dutta & Patel, 2017). The trade-off between immediate financial burden and long-term sustainability gains often challenges smaller or resource-constrained private banks.

The **mediation analysis** revealed that the **perceived benefit-cost** ratio serves as a mediator between the **external environment** and **green banking practices.** This means that regulatory pressures and market demand indirectly influence green banking adoption through the perceived benefits and costs. When the perceived benefits outweigh the costs, green banking practices are more likely to be adopted. The findings also suggest that **organizational factors** (like leadership support) do not have a moderating effect on the relationship between external environment and green banking practices, as shown by the moderation analysis. This finding is important for banks that may focus primarily on external pressures and benefits without considering internal organizational dynamics that could further strengthen the adoption process.

8. Conclusion

This study contributes significantly to the understanding of green banking adoption in private banks, particularly in emerging economies. By exploring the **external environment, internal organizational factors, perceived benefits and costs, and challenges** faced by banks, the research provides a comprehensive framework for understanding the dynamics of green banking. **The external environment**, including regulatory frameworks and market demand for sustainable products, plays a critical role in driving the adoption of green banking practices. Private Banks that align themselves with global environmental trends and comply with national and international regulations are better positioned to adopt these practices. Additionally, the **internal commitment** of banks to sustainability, along with **strong leadership** and **financial resources,** is essential in overcoming barriers such as high implementation costs and technological infrastructure challenges. While the **perceived benefits** (such as cost savings, improved customer loyalty, and enhanced financial performance) encourage adoption, the **costs of implementation** remain a significant challenge. This highlights the need for banks to strategically evaluate the long-term environmental and financial benefits before committing to green banking initiatives. Ultimately, the study shows that private banks adopting green banking practices are likely to experience improvements in **financial performance,** as seen in the positive relationship between green banking practices and improved financial outcomes (H3). The results further underline the importance of regulatory support and market demand as primary motivators for green banking.

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